Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 1 of 69

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11	
	☐ Chapter 12 ☐ Chapter 13	Check if

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Shyvonne	
Write the name that is on	First name	First name
your government-issued picture identification (for example, your driver's	Middle name Bass	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your	XXX - XX- <u>4546</u>	XXX - XX-
Social Security number or federal	OR	OR
Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 2 of 69

De	ebtor 1 Shyvonne	Bass	Case number (if known)			
_	First Name	Middle Name Last Name				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer	✓ I have not used any business names or EINs.	I have not used any business names or EINs. Business name			
	Identification Numbers (EIN) you have used in the	Business name				
	last 8 years	Business name	Business name			
	Include trade names and doing business as names	EIN	EIN			
		EIN	EIN			
5.	Where you live		If Debtor 2 lives at a different address:			
		8003 S. Ellis Avenue Apt. 3A Number Street	Number Street			
		Chicago Illinois 60619				
		City State Zip Code	City State Zip Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number Street	Number Street			
		City State Zip Code	City State Zip Code			
6.	Why you are	Check one:	Check one:			
	choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
	. ,	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)			

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 3 of 69

D	Shyvonne	Middle Name		Case number (if know	<u>(n)</u>
Pa	rt 2: Tell the Court Abo		Last Name cy Case		
7.	The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Required</i> top of page 1 and check the appropriate bo	-	(b) for Individuals Filing for Bankruptcy (Form
8.	How you will pay the fee	court for more of may pay with con your behalf, I need to pay to Individuals to Paragraphic I request that row By law, a judge less than 150% the fee in instal	details about how you may pay. T ash, cashier's check, or money o your attorney may pay with a cree he fee in installments. If you che ay Your Filing Fee in Installments (my fee be waived (You may requ may, but is not required to, waive	rypically, if you rder If your a dit card or checoose this option Official Form 10 est this option e your fee, and oplies to your fan, you must fill or the results.	ttorney is submitting your payment k with a pre-printed address. n, sign and attach the <i>Application for</i> 03A). only if you are filing for Chapter 7. may do so only if your income is smily size and you are unable to pay out the <i>Application to Have the</i>
9.	Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	When When		Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go	. dlord obtained an eviction judgment against to line 12. I out <i>Initial Statement About an Eviction Jud</i> s bankruptcy petition.		

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 4 of 69

Debtor 1 Shyv	onne		Mido		Bass Last Name	Case number (if kno	own)	
		v Rus		es You Own as a S				
12. Are you a proprieto full- or p business A sole properate a individua a separate entity succorporation partnersh If you ha than one proprietor	a sole or of any art-time s? opprietorship ness you as an I, and is not be legal ch as a on, hip, or LLC. ve more sole rship, use a sheet and		No.	Go to Part 4. Name and location of both statements are statements and location of both statements and location of both statements are statements and location of both statements and location of both statements and location of both statements are statements and location of both statements and location of both statements are statements and location of both statements a	Street Street Street Source Street Street	11 U.S.C. § 101(27A)) d in 11 U.S.C. § 101(51B)) § 101(53A))	Zip Code	
Chapter Bankrup and are s busines For a def small bus	siness ee 11 U.S.C.	deadl opera	ines. If y tions, ca C. § 11 1 No.	ou indicate that you are a ash-flow statement, and a 6(1)(B). I am not filing under Ch I am filing under Chapt Bankruptcy Code.	a small business deb federal income tax re napter 11. eer 11, but I am NOT	ether you are a small busin for, you must attach your m turn or if any of these docu a small business debtor ac	nost recent balance si uments do not exist, f ccording to the defini	heet, statement of follow the procedure in 11
Part 4: Rep	ort if You Ow	n or l	lave A	Any Hazardous Pro	operty or Any P	roperty That Needs	Immediate Atte	ention
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs			ا	What is the hazard? If immediate attention is r Where is the property?	needed, why is it needed, why is it needed.	ded?		
own peris	n? ple, do you shable goods, ck that must r a building				City	State		Zip Code

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 5 of 69

Debtor 1 Shyvonne Bass Case number (if known)

Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried internet, even after I reasonably tried to do so. to do so. Active duty. Active duty. I am currently on active military duty in I am currently on active military duty in a military combat zone. a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for waiver of

credit counseling with the court.

about credit counseling, you must file a motion for waiver of

credit counseling with the court.

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 6 of 69

Debtor 1 Shyvonne		Bass Case number (if know	n)				
Part 6: Answer These Qu	Middle Name uestions for Reporting Purpor	Last Name SeS					
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 						
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be availa No. Yes.	er 7. Go to line 18. Do you estimate that after any exempt property is able to distribute to unsecured creditors?	s excluded and administrative expenses are				
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000				
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
Part 7: Sign Below							
For you	and correct. If I have chosen to file under (11,12, or 13 of title 11, United choose to proceed under Chap If no attorney represents me ame fill out this document, I have I request relief in accordance I understand making a false st	and I did not pay or agree to pay some ve obtained and read the notice requirement, the chapter of title 11, United Statement, concealing property, or obtaicase can result in fines up to \$250,00 52, 1341, 1519, and 3571.	eed, if eligible, under Chapter 7, available under each chapter, and I eone who is not an attorney to help red by 11 U.S.C. § 342(b). tes Code, specified in this petition. Aining money or property by fraud in 0, or imprisonment for up to 20				

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 7 of 69

Debtor 1 Shyvonne		Bass	Case number (ii	f known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one If you are not represented by an	eligibility to proceed u the relief available un to the debtor(s) the no	nder Chapter 7, 11, der each chapter fo otice required by 11	12, or 13 of title 11, Ur r which the person is e U.S.C. § 342(b) and, in	nat I have informed the debtor(s) about nited States Code, and have explained ligible. I also certify that I have delivered a case in which § 707(b)(4)(D) applies, ation in the schedules filed with the
attorney, you do not need to file this page.	/s/ Sean McNulty Signature of Attorney	r for Debtor	Date	9/30/2016 MM / DD / YYYY
	Sean McNulty Printed name			
	Semrad Law Firm Firm name			
	11101 S. Western Ave	enue		
	<u> </u>			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	555555555	Email address	smcnulty@semradlaw.com
			Illino	is
	Bar number		State	<u> </u>

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 8 of 69

Fill in this information to identify your case:						
Debtor 1	Shyvonne	Bass				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing) First Name		Middle Name	Last Name	<u></u>		
United States E	Bankruptcy Court for the:	Northern	District of Illinois(State)			
Case number (If known)			(State)			

Check if this is an
amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets
	Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,705.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,705.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$23,441.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$20,334.00
Sb. Copy the total daims from Part 2 (nonphority disecuted daims) from line 6) of Scriedule E/P	\$43,775.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	04.077.00
Copy your combined monthly income from line 12 of Schedule I	\$1,977.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,162.00

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 9 of 69

De	otor 1	Shyvonne		Bass	Case n	umber (if known)				
		First Name	Middle Name	Last Name						
Par	t 4:	Answer These Question	ons for Administrati	ve and Statistical Ro	ecords					
6. /	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?									
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
	✓ Yes.									
7. \	Vhat I	kind of debt do you have?								
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.									
		our debts are not primarily is form to the court with your c		ave nothing to report on this	part of the form	. Check this box and subm	nit			
8.		the Statement of Your Cu. 122A-1 Line 11; OR, Form 12	•	1,,,	nthly income fro	m Official	\$393.00			
9.	Cop	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedule E/F, copy the following:					Total claim				
	9a. I	Domestic support obligations	(Copy line 6a.)			\$0.00				
	9b. ⁻	Taxes and certain other debts y	you owe the government. ((Copy line 6b.)		\$0.00				
	9c. (Claims for death or personal in	njury while you were intoxi	cated. (Copy line 6c.)		\$0.00				
	9d. \$	Student loans. (Copy line 6f.)				\$0.00				
	9e. Obligations arising out of a separation agreement or divorpriority claims. (Copy line 6g.)9f. Debts to pension or profit-sharing plans, and other similar			orce that you did not report	e that you did not report as					
				ar debts. (Copy line 6h.)		\$0.00				
	9g. '	Total. Add lines 9a through 9f	:		Ī	\$0.00				

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 10 of 69

		to identify your cas	.		Descri			
Debtor 1	Shyv First	onne Name	Middle N	Name	Bass Last Name			
Debtor 2								
(Spouse,	if filing) First	Name	Middle N	lame	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois			
Coop num	ah ar				(State)			
Case num (If known)	ibei							
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	erty					12 <i>J</i> *
category v responsib write your Part 1:	where you to ble for supply name and of Describe	hink it fits best. B lying correct info case number (if ki Each Resider	e as complete and rmation. If more s nown). Answer ev nce, Building,	d acc space ery c Lan	isset only once. If an asset fits in more of curate as possible. If two married people is needed, attach a separate sheet to question. Id, or Other Real Estate You Ow residence, building, land, or similar pro-	le are f this fo n or l	iling together, both are rm. On the top of any a Have an Interest In	equally
	No. Go to F		juitable linerest li	. u,	residence, building, land, or similar pro	operty	•	
Ħ	Yes. Where	is the property?						
1.1	Street addr	ress, if available, or	other description	W	nat is the property? Check all that apply. Single-family home Duplex or multi-unit building		the amount of any secure	laims or exemptions. Put ad claims on Schedule D: hims Secured by Property. Current value of the
				Ħ	Condominium or cooperative Manufactured or mobile home Land		entire property?	portion you own?
	Number	Street		H	Investment property Timeshare		Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
	City	State	Zip Code	Whone	no has an interest in the property? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	eck	Check if this is co (see instructions)	
					ner information you wish to add about operty identification number:	this ite	m, such as local	
If you (more than one, list ess, if available, or		Wh	nat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land		the amount of any secure	laims or exemptions. Put ed claims on Schedule D: hims Secured by Property. Current value of the portion you own?
	Number City	Street State	Zip Code		Investment property Timeshare Other		Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
	J., y	State	<u> </u>	one	no has an interest in the property? Che be Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another the information you wish to add about to operty identification number:		Check if this is co (see instructions)	mmunity property

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 11 of 69

Debtor 1	Shyvonne First Name	Middle Name	Bass Last Name	_ Case number	(if known)	
1.3 Stre	et address, if available, or oth	\ 	What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	pply.	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the entire property?	· ·
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	-	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
]]]	Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another of the information you wish to add all property identification number:	er	Check if this is con (see instructions) such as local	mmunity property
		ion you own for a	all of your entries from Part 1, includ			
Do you o vyou own th	at someone else drives. If you ans, trucks, tractors, sport utili o	quitable interest i lease a vehicle, als	n any vehicles, whether they are reg so report it on Schedule G: Executory Co /cles			
3.1	Make Model: Year:	Nissan Altima 2013	Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	50000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community pr		Current value of the entire property? \$11800.00	Current value of the portion you own? \$5900.00
3.2	Make Model: Year: Approximate mileage:		instructions) Who has an interest in the propone. Debtor 1 only		the amount of any secure	laims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community p instructions)		Current value of the entire property?	Current value of the portion you own?

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 12 of 69

ebtor 1	Shyvonne	Bass Case number	er (if known)	
	First Name Middle Name	Last Name		
3.3	Make	Who has an interest in the property? Check		claims or exemptions. Put
	Model:	one.		ed claims on <i>Schedule D:</i> aims Secured by Property
	Approximate mileage:	Debtor 1 only	CIEUROIS VIIIO I IAVE CR	aims occured by Froperty
	···	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured of	claims or exemptions. Put
	Model:	one.		ed claims on <i>Schedule D:</i>
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
4.1	Make Model:	Who has an interest in the property? Check one.		claims or exemptions. Put ed claims on <i>Schedule D</i>
	Year:	Debtor 1 only		aims Secured by Propert
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)		
4.2	Make	Who has an interest in the property? Check	Do not deduct secured of	claims or exemptions. Put
	Model:	one.	•	ed claims on Schedule Da
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Propert
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
5. Add	the dollar value of the portion you own for	all of your entries from Part 2, including any entrie	es for pages	
		ere		900.00

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 13 of 69

Debtor 1 Shyvonne Case number (if known) Middle Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **√** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **√** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment **√** No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ✓ Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □l No ✓ Yes. Describe... Misc. Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **√** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$775.00 for Part 3. Write that number here

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 14 of 69

Debto			Bass	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4		Financial Assets any legal or equitable in	terest in any of the follow	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C					
E		e in your wallet, in your home, in a	a safe deposit box, and on hand who	en you file your petition	
	∐ No				\$20.00
	Yes			Cash:	\$30.00
			ts; certificates of deposit; shares in counts with the same institution, list		
	Yes		Institution name:		
		17.1. Checking account:			
		-			
		17.2. Checking account:			-
		17.3. Savings account:			
		17.4. Savings account:	-		-
		17.5. Certificates of deposit:			_
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
	Examples: Bond funds, i	or publicly traded stocks investment accounts with brokera	ge firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
	an LLC, partnership,		rated and unincorporated busin	esses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Official Form 106A/B Schedule A/B: Property page 5

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 15 of 69

Deb	tor 1	Shyvonne		Bass	Case number (if known)	
		First Name	Middle Name	Last Name		
20.	Neg Nor	otiable instruments ir	orate bonds and other negotia nclude personal checks, cashiers' onts are those you cannot transfer t	checks, promissory notes, and mo	oney orders.	
		Yes. Give specific information about them	Issuer name:			
21.		irement or pension				
	Exa	mples: Interests in IR No	RA, ERISA, Keogh, 401(k), 403(b),	thrift savings accounts, or other p	pension or profit-sharing plans	
		Yes. List each	Type of account:	Institution name:		
		account	401(k) or similar plan:			
		separately.	Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	You Exa		orepayments deposits you have made so that you with landlords, prepaid rent, public			
	$\overline{\mathbf{A}}$	No		Institution name:		
	Ш	Yes	Electric:			
			Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:	-		
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.	Anr	•	r a periodic payment of money to y	ou, either for life or for a number o	f years)	
		No Yes	Issuer name and description:			

Official Form 106A/B Schedule A/B: Property page 6

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 16 of 69

Debt	or 1 Shyvonne First Name	Middle N		Case number (if known)	
24.	Interests in an		ount in a qualified ABLE program, or under a	qualified state tuition program	<u> </u>
	✓ No		ion. Separately file the records of any interests.11 L	J.S.C. § 521(c):	
	Yes				
	_				
25.	Trusts, equital exercisable for		property (other than anything listed in line 1), a	and rights or powers	
	✓ No	, , ,			
	Yes. Descri	ibe			
26.			secrets, and other intellectual property s, proceeds from royalties and licensing agreements	s s	
	✓ No	not domain names, websites	, proceeds from regulates and liberioling agreements	•	
	Yes. Descri	ibe			
27.		chises, and other general			
	✓ No	ling permits, exclusive licens	ses, cooperative association holdings, liquor licens	ses, professional licenses	
	Yes. Descri	ibe			
Mor	ney or prope	rty owed to you?			Current value of the
Mor	ney or prope	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope				portion you own? Do not deduct secured
	Tax refunds ow	ved to you			portion you own? Do not deduct secured
	Tax refunds ow No Yes. Give sp				portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give sp about you alr and the	pecific information them, including whether ready filed the returns e tax years		Federal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give sp about you alr and the	pecific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divorce s	Federal: State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give sp about you alr and the Family support Examples: Past of	pecific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divorce s	Federal: State: Local: settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give sp about you alr and the Family support Examples: Past of	pecific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divorce s	Federal: State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give sp about you alr and the Family support Examples: Past of	pecific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divorce s	Federal: State: Local: settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give sp about you alr and the Family support Examples: Past of	pecific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divorce s	Federal: State: Local: settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No Yes. Give spatout you alrow and the samples: Past of very No Yes. Give spatout you alrow and the samples: Past of very No Yes. Give spatout you alrow y	pecific information them, including whether ready filed the returns e tax years	ousal support, child support, maintenance, divorce s	Federal: State: Local: Settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No ☐ Yes. Give spabout you alrand the Family support Examples: Past of ✓ No ☐ Yes. Give spots of the spots of th	pecific information them, including whether ready filed the returns e tax years due or lump sum alimony, spo	ousal support, child support, maintenance, divorce see payments, disability benefits, sick pay, vacation parans you made to someone else	Federal: State: Local: settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No ☐ Yes. Give spabout you alrand the Family support Examples: Past of ✓ No ☐ Yes. Give spots of the spots of th	pecific information them, including whether ready filed the returns e tax years due or lump sum alimony, spo	e payments, disability benefits, sick pay, vacation pa	Federal: State: Local: settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No ☐ Yes. Give spabout you alread the samples: Past of the samples: Past of the samples: Other amounts Examples: Unpast of the samples: Unp	pecific information them, including whether ready filed the returns e tax years	e payments, disability benefits, sick pay, vacation pa	Federal: State: Local: settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 17 of 69

Deb	otor 1 Shyvonne	Bass	Case number (if known)	
	First Name Middle Name	Last Name		
31.	Interests in insurance policies	alth covings account (UCA); aradit ha	amaguraria, or reptoria inqurance	
	Examples: Health, disability, or life insurance; he	aith savings account (HSA), credit, no	orneowners, or renters insurance	
	✓ No Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value			
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		or are currently entitled to receive	
	✓ No			
	Yes. Describe			
33.	Claims against third parties, whether or not y Examples: Accidents, employment disputes, insu		demand for payment	
	✓ No			
	Yes. Describe			
	Tes. Describe			
34.	Other contingent and unliquidated claims o to set off claims	f every nature, including counterc	laims of the debtor and rights	
	✓ No			
	Yes. Describe			
35.	Any financial assets you did not already list			
00.				
	✓ No			
	Yes. Describe			
36.	Add the dollar value of all of your entries fro	m Part 4, including any entries for	pages you have attached	¢20.00
	for Part 4. Write that number here			\$30.00
Part	ts: Describe Any Rusiness-Pelated I	Property Vou Own or Have a	n Interest In. List any real estate i	n Dart 1
		-		II Fait I.
37.	Do you own or have any legal or equitable in	terest in any business-related prop	-	
	✓ No. Go to Part 6.			urrent value of the ortion you own?
	Yes. Go to line 38.		•	not deduct secured claims
	_			exemptions
38.	Accounts receivable or commissions you alro	eady earned		
		•		
	✓ No			
	Yes. Describe			
30	Office equipment, furnishings, and supplies			
JJ.	Examples: Business-related computers, software		nines, rugs, telephones, desks. chairs. electron	ic devices
		. , , , , , , , , , , , , , , , , , , ,	<u> </u>	
	✓ No			
	Yes. Describe			

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 18 of 69

Deb	tor 1	Shyvonne	*****	Bass	Case number (if known)	
40.	Mac	First Name	Middle Name Juipment, supplies you i	Last Name use in business, and tools of y	our trade	
40.	_	No	ратритоти, обрршео уби (our sauc	
		Yes. Describe				7
41.	Inve	entory				
	_	No				
	Ħ	Yes. Describe				1
42.	Inte	rests in partnersh	ips or joint ventures			
		No	,			
	_	Yes. Give specific		Name of entity:	% of ownership:	
		information about				<u> </u>
		them				
43. (Custo	omer lists, mailing	lists, or other compilati	ons		
	✓	No				
		Yes. Do your lists in	clude personally identifiab	le information (as defined in 11 L	J.S.C. § 101(41A))?	
		☐ No				
		Yes. Descr	ribe			
44.	Anv	business-related r	property you did not alre	adv list		
	_	No	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
	Ħ	Yes. Give specific				<u> </u>
		information				<u> </u>
						<u> </u>
				art 5, including any entries for		
for P		-				
Part	6:	Describe Any F If you own or have ar	Farm- and Commeron interest in farmland, list it	cial Fishing-Related Prop in Part 1.	perty You Own or Have an Interes	t In.
46.	Do	you own or have a	iny legal or equitable into	erest in any farm- or commerc	ial fishing-related property?	
	✓	No. Go to Part 7.				Current value of the portion you own?
	Ш	Yes. Go to line 47.				Do not deduct secured claims or exemptions
47.	Far	m animals				or oxomptions
			ultry, farm-raised fish			
	✓	No				
		Yes. Describe				
						Т

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 19 of 69

Debt	or 1	Shyvonne First Name	Middle Name	Bass	Case number (if known)	
10	Cro	pps-either growing or harv		Last Name		
48.	_		esteu			
	넴	No Voc Describe				
	ш	Yes. Describe				
	-		-			
49.	Far	m and fishing equipment,	implements, machinery, fixto	ures, and tools of trade		
	✓	No				
		Yes. Describe				
	_		<u>-</u>			
50.	Far	m and fishing supplies, ch	emicals, and feed			
	~	No				
		Yes. Describe				
51.	Anv	r farm- and commercial fis	- hing-related property you did	I not already list		
	<u></u>	No	3	,		
	H	Yes. Describe				
	_					
	-		-		Г	
		-	ır entries from Part 6, includi		-	
for Pa	art 6.	Write that number here			>	
Dowt	7.	Deceribe All Drenerty	· Vau Own as Have an I	staraat in That Valu	Did Not List Above	
Part 53			/ You Own or Have an Infany kind you did not alread		DIG NOT LIST ADOVE	
00.		mples: Season tickets, countr		, not.		
	✓	No				
		Yes. Give specific				
		information				
54. A	dd th	ne dollar value of all of you	r entries from Part 7. Write the	nat number here	>	
Part	8:	List the Totals of Eac	h Part of this Form			
55. P	Part 1	1: Total real estate. line 2			>	
		•				
56. p	art 2	2 total vehicles, line 5		\$5900.00	_	
57. P	art 3	: Total personal and house	ehold items, line 15	\$775.00		
58. P	art 4	: Total financial assets, line	e 36	\$30.00	_	
59. P	art 5	5: Total business-related p	roperty, line 45	400.00	-	
		6: Total farm- and fishing-ı			_	
		_			_	
		7: Total other property not			_	
62. T	otal	personal property. Add line	es 56 through 61	\$6705.00	_	+ \$6705.00
					Copy personal property total ►	
			e A/B. Add line 55 + line 62			\$6705.00

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 20 of 69

Fill in this information to identify your case:						
Debtor 1	Shyvonne		Bass			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fill	ing) First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)	·		(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Clai	m as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Misc. Household Goods Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
	Brief description: Cash on Hand Line from Schedule A/B: 16	\$30.00	\$30.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	Are you claiming a homestead exemptio (Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property covere No Yes	3 years after that for ca					

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 21 of 69

	Shyvonne		Bass	Case number (if known)	
	First Name Midd	le Name	Last Name		
Brief	description of the property and on Schedule A/B that lists this	Current value of the portion you own		xemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B			
	iption: Jsed Clothing	\$225.00	100% of fair m	\$225.00 narket value, up to any	735 ILCS 5/12-1001(a)
Line f	rom dule A/B:11		applicable sta		
Brief descr	iption:	\$50.00	✓	\$50.00	735 ILCS 5/12-1001(b)
Line f	flisc. Jewelry rom dule A/B: 12		100% of fair mapplicable sta	narket value, up to any	-
	iption: Misc. Electronics	\$150.00	1	\$150.00	735 ILCS 5/12-1001(b)
Line f	rom dule A/B:07		applicable sta	narket value, up to any tutory limit	
	iption: lissan, Altima, 2013	\$5,900.00	100% of fair m	\$0 narket value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Line f	rom		applicable sta		

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 22 of 69

Fill in t	this inform	nation to identify your case	9:				
Debto	r 1	Shyvonne		Bass			
		First Name	Middle Name	Last Name			
Debto							
(Spous	se, if filing) First Name	Middle Name	Last Name			
United	d States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case i	number wn)			(State)			
Offi	cial F	Form 106D			l		Check if this is a amended filing
Sch	nadu	le D. Credit	ors Who Ha	ve Claims Secur	ed by Pro		J
							12/1
space i	is needed	-		e are filing together, both are equal ne entries, and attach it to this forn	•		
		editors have claims secu	red by your property?				
Г				our other schedules. You have nothing	else to report on this fo	orm.	
į		ill in all of the information	•				
Part 1	list	All Secured Claims					
			or has more than one secu	red claim, list the creditor separately	Column A	Column B	Column C
				n, list the other creditors in Part 2. As	Amount of claim	Value of	Unsecured
	much as p	possible, list the claims in	alphabetical order accordi	ng to the creditor's name.	Do not deduct the	collateral	portion
					value of collateral.	that supports this claim	If any
	Santande Creditor's	r Consumer USA Name	Describe the property	that secures the claim:	\$23,441.00	\$11,800.00	<u>\$11,641.00</u>
	PO Box 9		2013 Nissan Altima	the plains in Chapt all that and			
			Contingent	, the claim is: Check all that apply.			
	Fort Worth	Toyon 76161	Unliquidated				
	City	Texas 76161 State ZIP Code	Disputed				
		es the debt? Check one.	Nature of lien. Check a	all that apply			
		or 1 only or 2 only		made (such as mortgage or secured			
		or 1 and Debtor 2 only	car loan)	mado (caon de mongago en cocarca			
		ast one of the debtors and	Statutory lien (such	as tax lien, mechanic's lien)			
	anoth	ner	Judgment lien from				
		ck if this claim relates community debt	Other (including a ri	ight to offset)			
	Date deb incurred		Last 4 digits of accou	nt number1000			
		Add the dollar value of	your entries in Column	A on this page. Write that	\$23,441.00		

number here:

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 23 of 69

Filli	n this inform	ation to identify your cas	e:					
Deb	otor 1	Shyvonne		Bass				
		First Name	Middle Name	Last Name				
	otor 2 ouse, if filing	First Name	Middle Name	Last Name	_			
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	_			
	e number nown)			(Class)	_			
Off	icial F	orm 106E/F				Ch	neck if this is ar	n amended filing
Sc	hedu	le E/F: Cre	editors Who	Have Unsecu	red Claims			12/15
party 106A that a entric know	to any exe /B) and on are listed in es in the bo /n).	cutory contracts or un- Schedule G: Executor Schedule D: Creditor xes on the left. Attach	expired leases that could y Contracts and Unexpire s Who Hold Claims Secu	rs with PRIORITY claims and result in a claim. Also list exe of Leases (Official Form 1060 ared by Property. If more space of this page. On the top of any	cutory contracts on Sch). Do not include any cre e is needed, copy the Pa	edule A/B editors witl art you nee	: Property (On the partially sec ed, fill it out, n	fficial Form cured claims number the
1.	Do any cre		nsecured claims against yo					
2.	listed, ident much as po Continuation	ify what type of claim it is ossible, list the claims in a on Page of Part 1. If more	s. If a claim has both priority a alphabetical order according e than one creditor holds a p	ore than one priority unsecured and nonpriority amounts, list tha g to the creditor's name. If you ho particular claim, list the other cre or this form in the instruction boo	t claim here and show both ave more than two priority editors in Part 3.	n priority and	d nonpriority ar	mounts. As
						Total claim	Priority amount	Nonpriority amount

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 24 of 69

Debto						
	First Name Middle Name Last I	Name				
Part 2	List All of Your NONPRIORITY Unsecured Claims	i				
3. I	Oo any creditors have nonpriority unsecured claims against you	?				
1	No. You have nothing to report in this part. Submit this form to the					
i	✓ Yes.	·				
		order of the creditor who holds each claim. If a creditor has more t	han one priority			
		claim listed, identify what type of claim it is. Do not list claims already in				
		s in Part 3.lf you have more than four priority unsecured claims fill out t				
F	Page of Part 2.					
			Total claim			
4.1	AFNI, INC.	Last 4 digits of apparent number 2510	\$3,606.00			
	Nonpriority Creditor's Name	Last 4 digits of account number 2519	+=,=====			
	PO BOX 3427 Number Street	When was the debt incurred? 5/1/2016				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	BLOOMINGTON Illinois 61702 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	-				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
		that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	001 Collection; Collecting for				
	✓ No	ORIGINAL CREDITOR: AT T				
	Yes	Other. Specify MOBILITY				
4.2	CACH LLC	Last 4 digits of account number 5871	\$144.00			
	Nonpriority Creditor's Name 4340 S Monaco St Fl 2	When was the debt incurred? 5/1/2015				
	Number Street	when was the dept incurred?				
		As of the date you file, the claim is: Check all that apply.				
	Denver Colorado 80237	Contingent				
	DenverColorado80237CityStateZip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar				
	Is the claim subject to offset?	debts				
	No	Collection; Collecting for				
		ORIGINAL CREDITOR: 12 Other. Specify CAPITAL ONE BANK USA N A				
	Yes	<u> </u>				
4.3	CAINE & WEINER Nonpriority Creditor's Name	Last 4 digits of account number 3317	\$94.00			
	PO BOX 5010	When was the debt incurred? 12/1/2012				
	Number Street	As of the date was file the plains in Charles III that and the				
		As of the date you file, the claim is: Check all that apply.				
	WOODLAND California 91365	Contingent				
	HILLS	Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce				
	<u>'</u>	that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	✓ 001 Collection; Collecting for ORIGINAL CREDITOR:				
	<u>✓</u> No	Other. Specify READYREFRESH BY NESTLE				
	Yes					

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 25 of 69

Debto		Case number (if known)				
	First Name Middle Name Las	st Name				
Part 2	Your NONPRIORITY Unsecured Claims - Contin	uation Page				
	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim			
4.4	CHASE	- Last 4 digits of account number	\$500.00			
	Nonpriority Creditor's Name PO Box 15298	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	Wilmington Delaware 19850	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
		Student loans				
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar				
	Is the claim subject to offset?	debts ✓ Other. Specify NSF Fees				
	✓ No	Other. Specify Nor Fees				
	Yes					
4.5	City of Chicago Parking	- Last 4 digits of account number	\$2,420.00			
	Nonpriority Creditor's Name 121 N. LaSalle St # 107A	<u> </u>				
	Number Street	When was the debt incurred?n/a				
		As of the date you file, the claim is: Check all that apply.				
	Chicago Illinois 60602	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	님	that you did not report as priority claims				
	Check if this claim relates to a community debt Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts				
	No	✓ Other. Specify Parking Tickets				
	Yes					
4.6	CONVERGENT OUTSOURCING Nonpriority Creditor's Name	- Last 4 digits of account number 2465	\$3,082.00			
	Po Box 9004	When was the debt incurred? 6/1/2016				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Renton Washington 98057 City State Zip Code	- Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce				
	At least one of the debtors and another	that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts Out Collection; Collecting for				
	Is the claim subject to offset?					
	✓ No	Other. Specify ORIGINAL CREDITOR: SPRINT				

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 26 of 69

Debtor 1 Shyvonne Bass Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 CREDIT MANAGEMENT LP \$254.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY When was the debt incurred? 4/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? **✓** 001 Collection; Collecting for **✓** No ORIGINAL CREDITOR: WOW Other. Specify INTERNET CABLE PHONE - 1 Yes 4.8 Home at Five \$439.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2848 When was the debt incurred? 9/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 53566 Monroe Wisconsin Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? CreditCard Other. Specify **✓** No Yes Honor Finance 4.9 \$4,226.00 Last 4 digits of account number 6601 Nonpriority Creditor's Name PO Box 1817 When was the debt incurred? 9/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60204 Evanston Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 030 Automobile Other. Specify _ **✓** No

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 27 of 69

Debtor 1 Shyvonne Bass Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$618.00 Last 4 digits of account number Nonpriority Creditor's Name 500 Technology Drive Ste 30 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 63304 Saint Charles Missouri Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? Other. Specify 001 InstallmentLoan **✓** No Yes MIDLAND FUNDING 4.11 \$306.00 Last 4 digits of account number Nonpriority Creditor's Name 2365 Northside Drive When was the debt incurred? 7/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 92108 San Diego California Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|~**| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 UnknownLoanType ✓ Other. Specify **✓** No Yes 4.12 NORTHWEST COLLECTORS \$207.00 Last 4 digits of account number _ Nonpriority Creditor's Name 3601 ALGONQUIN RD STE 23 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent **ROLLING** Illinois 60008 Unliquidated **MEADOWS** State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts **✓** 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: **✓** No Other. Specify MEDICAL PAYMENT DATA

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 28 of 69

Debtor 1 Shyvonne Bass Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** PINNACLE LLC 4.13 \$569.00 Last 4 digits of account number Nonpriority Creditor's Name POB 5617 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent **HOPKINS** 55343 Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? Collection; Collecting for ORIGINAL CREDITOR: 12 **V ✓** No Other. Specify_ **VERIZON WIRELESS** Yes PINNACLE LLC/RESURGENT 4.14 \$569.00 Last 4 digits of account number Nonpriority Creditor's Name 810 1ST ST S STE 260 When was the debt incurred? 12/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **HOPKINS** 55343 Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 UnknownLoanType ✓ Other. Specify **✓** No Yes 4.15 TCF Bank \$300.00 Last 4 digits of account number _ Nonpriority Creditor's Name 919 Estes Court When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Schaumburg Illinois 60193 City Unliquidated State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? ✓ Other. Specify _ NSF Fees **✓** No

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 29 of 69

Debtor 1 Shyvonne	Bass Ca	se number (if known)	
First Name Middle Name	Last Name		
art 2: Your NONPRIORITY Unsecured Clai	ns - Continuation Page		
After listing any entries on this page, number	hem beginning with 4.5, followed by 4.6	, and so forth.	Total claim
.16 TMobile	Last 4 digits of accoun	nt number	\$3,000.00
Nonpriority Creditor's Name P.O. Box 742596	When was the debt inc		
Number Street	As of the date you file,	the claim is: Check all that apply.	
Cincinnati Ohio 45	Contingent		
	Code Unliquidated		
Who incurred the debt? Check one.	Disputed		
Debtor 1 only	Type of NONPRIORITY	unsecured claim:	
Debtor 2 only	Student loans		
Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising o that you did not repo	ut of a separation agreement or div	vorce
Check if this claim relates to a community		profit-sharing plans, and other simi	lar
Is the claim subject to offset?	debts	Out Divini Dille	
✓ No	✓ Other. Specify	Cell Phone Bills	
Yes			

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 30 of 69

Debtor 1 Shyvonne Bass Case number (if known) Middle Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. 6c. Claims for death or personal injury while you were \$0.00 intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans 6f. from Part 2 6g. Obligations arising out of a separation agreement or \$0.00 divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$20,334.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

\$20,334.00

6j.

6j. Total. Add lines 6f through 6i.

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 31 of 69

Fill in this information to identify your case:							
Debtor 1	Shyvonne		Bass				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing) First Name		Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(State)				

Official Form 106G

Check if this is a
amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compa	any with whom you have the	contract or lease	State what the contract or lease is for
2.1	Public Storage Name			Storage Lease, Other, Storage Lease
	701 Western Ave Number Street			_
	Glendale City	California State	91201 Zip Code	<u> </u>

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 32 of 69

Fill in	thic inform	nation to identify your case	·			
	uns miori	lation to luentity your case	5 .			
Debto	or 1	Shyvonne		Bass	_	
		First Name	Middle Name	Last Name		
Debto		\ 			_	
(Spou	ise, ii iiiiiig) First Name	Middle Name	Last Name		
United	d States B	ankruptcy Court for the:	Northern	District of Illinois		
				(State)		
Case (If kno	number				_	
(II KIIO	WII)					Charlette to a
						Check if this is an amended filing
Ott:	المنما	Form 106H				amended ming
OIII	iciai i	Form 106H				
Sch	redul	e H: Your Co	odebtors			12/15
togeth entries	er, both	are equally responsible oxes on the left. Attach	for supplying correct info	ormation. If more space is nee	eded, (d accurate as possible. If two married people are filing copy the Additional Page, fill it out, and number the al Pages, write your name and case number (if known).
1.	☐ No ✓ Yes	3		do not list either spouse as a cod	ŕ	
2.	Idaho, Lo	ouisiana, Nevada, New Me . Go to line 3. s. Did your spouse, former No	exico, Puerto Rico, Texas, W	/ashington, and Wisconsin.) live with you at the time?		ty property states and territories include Arizona, California, me and current address of that person.
		Name of your spouse, for	rmer spouse, or legal equiv	alent		
		Number Street				
		City	State	Zip Code		
3.	again as	a codebtor only if that	person is a guarantor or	cosigner. Make sure you have	e liste	ouse is filing with you. List the person shown in line 2 d the creditor on <i>Schedule D</i> (Official Form 106D), Schedule E/F, or <i>Schedule G</i> to fill out Column 2.
	Column	1: Your codebtor			Colu	umn 2: The creditor to whom you owe the debt
					Che	ck all schedules that apply:
3.1	Hinton, E	Bessie			✓	Schedule D, line 2.1
						Schedule E/F, line
	Number	Street				Schedule G, line

Zip Code

City

State

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 33 of 69

	nformation to identif	y your case:					
Debtor 1	Shyvonne First Name	Middle Name	Bass Last Nam	Δ	•		
Debtor 2	i iist ivailie	Middle Name	Lastinaiii	G		Check if this is:	
	ng) First Name	Middle Name	Last Nam	e		An amended filing	
United States	Bankruptcy Court for the:	Northern	District of Illinoi			A supplement showing post-petition chapter 1 expenses as of the following date:	
Case number (If known)			(Olali	~)		MM / DD / YYYY	
Official	Form 106I				<u> </u>		
Schedu	ıle I: Your Ind	come				12/1	
include info additional p	ormation about you	r spouse. If more spa ame and case number	ice is needed,	attach a se	eparate sh	ise is not filing with you, do not eet to this form. On the top of any n.	
	l in your employment		Debtor 1			Debtor 2	
	formation. rou have more than one o,	Employment status		yed		Employed Not Employed	
	ach a separate page with ormation about additional	Occupation					
	nployers.	Employer's name					
or	clude part time, seasonal, If-employed work.	Employer's address	Number Street			Number Street	
stu	ccupation may include ident homemaker, if it applies.						
OI .	потпетнаког, ії ії арріїсо.		City	State	Zip Code	City State Zip Code	
		How long employed there?					
	ive Details About	-	ou have nothing to	report for any li	ne write ¢0 in	the space. Include your non-filing spouse unless	
you are sepa	-	and you me the form. If yo	sa navo noulling to	Toportion arry II	, willo φ υ III	and operior initiated your normality operior unless	
	non-filing spouse have mo arate sheet to this form.	ore than one employer, combi	ne the information	for all employer	s for that perso	on on the lines below. If you need more space,	
·				For De	btor 1	For Debtor 2 or non-filing spouse	
		ry, and commissions (befor alculate what the monthly wag			\$0.00		
3. Estima	te and list monthly over	time pay.	3.		+ \$0.00		

4. Calculate gross income. Add line 2 + line 3.

\$0.00

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 34 of 69

	Shyvonne	Bass		Case numbe	er (if known)		
	First Name Middle Name	Last Nan	ne	For Debtor 1	For Debtor 2 or non-filing spouse		
Copy li	ine 4 here		4.	\$0.00		-	
5. List all	payroll deductions:						
	k, Medicare, and Social Security deductions		5a.	\$0.00			
	indatory contributions for retirement plans		5b.	\$0.00		•	
5c. Vol	luntary contributions for retirement plans		5c.	\$0.00		,	
5d. Re	quired repayments of retirement fund loans		5d.	\$0.00			
5e. Ins	surance		5e.	\$0.00			
5f. Dor	mestic support obligations		5f.	\$0.00		,	
5g. Un	ion dues		5g.	\$0.00			
5h. Oth	her deductions. Specify:		5h. +	\$0.00	+	_	
6. Add the +5h.	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e	+5f + 5g	6.	\$0.00		-	
7. Calcula	ate total monthly take-home pay. Subtract line 6 from	line 4.	7.	\$0.00			
8. List all	other income regularly received:						
bus	t income from rental property and from operating a siness, profession, or farm						
rec	ach a statement for each property and business showing eipts, ordinary and necessary business expenses, and the nthly net income.		8a.	\$0.00		_	
8b. Inte	erest and dividends		8b.	\$0.00		_	
	mily support payments that you, a non-filing spous pendent regularly receive	e, or a					
	lude alimony, spousal support, child support, maintenand orce settlement, and property settlement.	e,	8c.	\$0.00		<u>-</u>	
8d. Un	employment compensation		8d.	\$0.00			
8e. So	cial Security		8e.	\$1,584.00		-	
Inclu assi the	ner government assistance that you regularly receive ude cash assistance and the value (if known) of any non- istance that you receive, such as food stamps (benefits un Supplemental Nutrition Assistance Program) or housing sidies	cash Inder					
	cify: Food Assistance Programs Income		8f.	\$143.00		_	
8g. Pe	nsion or retirement income		8g.	\$0.00		_	
	ner monthly income. Specify: tary Household Contributions Income		8h. +	\$250.00	+	<u>-</u>	
9. Add all	other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	3g + 8h.	9.	\$1,977.00		_	
	ate monthly income. Add line 7 + line 9. e entries in line 10 for Debtor 1 and Debtor 2 or non-filin	g spouse	10.	\$1,977.00	+	_ =	\$1,977.00
Include relative		our household,	, your depe	ndents, your roommat	•		
	include any amounts already included in lines 2-10 or an	iouriis triat are	= not avalla	bie to pay expenses is	sieu III <i>Scriedule J</i> .	11 .	\$0.00
Specify	/.					11. +	φυ.υυ
	ne amount in the last column of line 10 to the amounat amount on the Summary of Schedules and Statistical					12.	\$1,977.00
							Combined monthly income
13. Do yo	u expect an increase or decrease within the year aft	er you file thi	is form?				
		lundor I 1	hold'-				1
Y	Debtor's kids' father provides her with vol	untary nouser	noiu assista	arice.			

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 35 of 69

Fill in this inform	antina ta idaatif					
FIII IN this infor	nation to identify y	our case:				
Debtor 1	Shyvonne		Bass			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name	Check if this is:		
,	o i list Name	Middle Name	Lastivanic	An amended filin	g	
United States E Case number	Sankruptcy Court fo	or the: Northern	District of Illinois (State)	A supplement sh expenses as of the		n chapter 13
(If known)			_	MM / DD / NO 0		
Official I	Form 106	6J		MM / DD / YYYY	,	
Schedul	e J: You	r Expenses				12/1
information. If		s possible. If two married people a peded, attach another sheet to this on.				ımber
Part 1: Desc	cribe Your Ho	usehold				
1. Is this a joir	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live	in a separate household?				
	No					
	Yes. Debtor 2 i	must file Official Forms 106J-2, Expe	nses for Separate Household of Deb	otor 2.		
2. Do you hav dependents?	е	No				
Do not list Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	dent live
			Child	12 years	No.	
			-		✓ Yes.	
			Child	4 years	No.	
					✓ Yes.	
	enses include f people other	✓ No				
than		Yes				
yourself and dependents	-					
Part 2: Estin	mate Your On	going Monthly Expenses				
	of a date after the	your bankruptcy filing date unless e bankruptcy is filed. If this is a su				
	•	n non-cash government assistanc luded it on <i>Schedule I: Your Incon</i>	•		You	ur expenses
	or home owners r the ground or lot	hip expenses for your residence. I . 4.	nclude first mortgage payments and		4.	\$350.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00
4b. Proper	ty, homeowner's, o	or renter's insurance			4b.	\$0.00
•		ir, and upkeep expenses			•	\$0.00
10.11011101		, a ap. 100p onpolitoo			4c.	φυ.υυ

\$0.00

4d.

4d. Homeowner's association or condominium dues

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 36 of 69

Bass Debtor 1 Shyvonne Case number (if known) First Name Middle Name Last Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$80.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$300.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning 9. \$50.00 10. Personal care products and services \$45.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$100.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance 15c \$124.00 15d. Other insurance. Specify: ___ 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: __ \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20h 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 37 of 69

Debtor 1	Shyvonn	е		Bass	Case number (if known)				
	First Name		Middle Name	Last Name					
21.Other	Specify:	Storage Lease				21		\$113.00	
22. Calcu	ılate you	monthly expenses.						\$1,162.00	
22a. A	22a. Add lines 4 through 21.								
22b. C	Copy line 2	22 (monthly expenses fo			\$1,162.00				
22c. A	22c. Add line 22a and 22b. The result is your monthly expenses.							_	
23.Calcu	late your	monthly net income.							
23a. C	Copy line 1	2 (your combined montl	hly income) from Sche	dule I.		23a		\$1,977.00	
23b. C	copy your	monthly expenses from I	ine 22 above.			23b	_	\$1,162.00	
		our monthly expenses fro		e.				\$815.00	
•	The result	is your monthly net inco	ome.			23c			
24. Do yo	ou expec	t an increase or decrea	ase in your expenses	s within the year after yo	u file this form?				
For e	example, o	do you expect to finish pa	aying for your car loan	within the year or do you e	xpect your				
mort	gage payı	ment to increase or decr	ease because of a mo	odification to the terms of y	our mortgage?				
✓ N	No								
	⁄es								
	-	Explain here:							
	-	гаріантного.							

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 38 of 69

Fill in this information to identify your case:							
Debtor 1	Shyvonne	Bass					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filir	ng) First Name	Middle Name	ddle Name Last Name				
United States	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Official Form 106Dec

Check if this is a
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	nd schedules filed with this declaration and							
	·								
X	/s/ Shyvonne Bass	x							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 9/30/2016	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 39 of 69

Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informatispace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer question. Part1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Dates Debtor 1 lived there Same as Debtor 1 Number Street From Number Street From Number Street To City State Zip Code				se:	nation to identify your cas	Fill in this inform				
Pist Name			Bass		Shwonne	Debtor 1				
Check and a courage as possible. If two married people are filing together, both are equally responsible for supplying correct informatic pace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer question. City State Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Debtor 1 Same as Decirity Same as Debtor 1 Same as Decirity Same as Debtor 1 Same as Decirity State Zip Code City C		ame		Middle		DCDIOI 1				
Case number (If known) Check amen		ame	Name Last Nar	Middle	First Name					
Case number (If known) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy See as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informative pace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer question. Part 1: Give Details About Your Marital Status and Where You Lived Before Married Not married Not married				Northern	ankruptcy Court for the:	United States B				
Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informatic pace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now? Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Dates Debtor 2: Dates Debtor there Same as Debtor 1 Same as Debtor 2: Same as Debtor 3 Same as Debtor 4 Same as Debtor 5 Same as Debtor 6 Same as Debtor 7 Same as Debtor 7 Same as Debtor 8 Same as Debtor 9 Same 9 S		:ate)	(Sta							
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct informati- pace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer of the pace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer of the pace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer of the pace is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer of the pace is needed, attach a separate sheet to the pace is needed, attach a separate sheet to the pace is needed, attach a separate sheet to the pace is needed, attach a separate sheet to the pace information. Answer of the paces is needed, attach a separate sheet to the pace is needed, attach a separate sheet to the pace is needed, attach a separate sheet to the pace information. Answer of the paces is needed, attach a separate sheet to the pace is needed, attach a separate sheet to the pace information. Answer of the paces is needed, attach a separate sheet to the pace information. Answer of the paces is needed, attach a separate sheet to the paces information and the paces inf	Check if this is amended filing Filing for Bankruptcy 12/	ıolo Eilir	o for Individu	ial Affair						
1. What is your current marital status? Married Not married	h are equally responsible for supplying correct information. If mores, write your name and case number (if known). Answer every	ther, both are ed nal pages, write	ed people are filing togeth On the top of any addition	ible. If two marrie eet to this form. C	and accurate as possi d, attach a separate she	Be as complete space is needed question.				
Married Not married	efore	ived Before	us and Where You Li							
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Debtor 2: Dates Debtor 1 Same as Debtor 1 Same as Debtor 1 Number Street To City State Zip Code Dates Debtor 2: City State Zip Code					ried	Mar				
Ves. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Debtor 2: Dates Debtor there Same as Debtor 1 Same as Debtor 1 Number Street From		During the last 3 years, have you lived anywhere other than where you live now?								
there Same as Debtor 1 Same as Debtor 1 Number Street To City State Zip Code there there there City State Zip Code	now.	you live now.	vears. Do not include where y							
Number Street From Number Street To City State Zip Code From To		Debtor 2:			otor 1:	Deb				
To	Same as Debtor 1 Same as Debtor 1	Same a								
	niber Street ————	Number Str			nber Street	Num				
Same as Debtor 1 Same as D	State Zip Code	City		Zip Code	State	City				
	Same as Debtor 1 Same as Debtor 1	Same a								
Number Street From Number Street From To To To	niber Street ————	Number Str			nber Street	Num				
City State Zip Code City State Zip Code		City		Zin Code	State	City				
Oity Glate Zip Gode	State Zip Gode	Oity		Zip Oodc	Oldic	Oity				

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 40 of 69

Debte	or 1	Shyvonne First Name Middle	Bass Name Last Na		umber (if known)	
2				ame		
	Did	you have any income from employmenthe total amount of income you receive	ent or from operating a b		the two previous calendar y	rears?
		rities. If you are filing a joint case and you No Yes. Fill in the details.			der Debtor 1.	
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$5000.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
		or last calendar year: anuary 1 to December 31, 2015	Wages, commissions, bonuses, tips Operating a business	\$12000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2014	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
lr b c	ene ase ist e	you receive any other income during de income regardless of whether that income fit payments; pensions; rental income; in and you have income that you received each source and the gross income from No Yes. Fill in the details.	come is taxable. Examples o terest; dividends; money co together, list it only once und	f other income are alimony; ch llected from lawsuits; royalties er Debtor 1.	; and gambling and lottery win	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		from January 1 of current year until he date you filed for bankruptcy:	Est. LINK YTD	\$800.00		
		for last calendar year: January 1 to December 31, 2015) YYYY	Est. LINK	\$1,500.00		
		For the calendar year before that: January 1 to December 31, 2014 YYYYY	Est. LINK	\$1,500.00		

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 41 of 69

First Name		Middle Name	Last Name	Case IIu	IIIbei (// known)	
List Cert	tain Paymer	nts You Made I	Before You Filed fo	r Bankruptcy		
e either Debt	or 1's or Debt	or 2's debts prima	arily consumer debts?			
_		_	-	Consumer debts are define	od in 11 I I C C & 101(9) on "inc	ourrad by an individual
		al, family, or housel		. Consumer debts are define	ed in 11 U.S.C. § 101(8) as "ind	curred by an individual
During	the OO days he	fore you filed for be	nkruntov did vou nav anv	creditor a total of \$6,425* or	moro?	
		lore you liled for ba	i ikiupicy, dia you pay ariy	creditor a total of \$6,425° of	nore:	
	o. Go to line 7.					
∐ Y	total amour	nt you paid that cred	ditor. Do not include paym	25* or more in one or more p ents for domestic support ob a to an attorney for this bankr	ligations, such as	
* Subje	ect to adjustmen	nt on 4/01/19 and ev	very 3 years after that for c	ases filed on or after the date	e of adjustment.	
_	,		imarily consumer debts			
-		_	-		O	
	•	rore you tiled for ba	nkruptcy, ala you pay any	creditor a total of \$600 or mo	ire?	
✓ No	o. Go to line 7.					
				or more and the total amour		
				port obligations, such as chil	d support and	
	allmony. Als	so, ao not incluae pa	ayments to an attorney for	this bankruptcy case.		
			Dates of payment	Total amount paid	Amount you still owe	Was this payment
						for
Creditor's 1	Name			<u> </u>		Mortgage
Number St	root					Car
Number 50	CCI					Credit card Loan repayment
						Suppliers or
City	State	Zip Code				vendors
						Other
Creditor's I	Name				_	Mortgage
						Car
Number St	reet					Credit card
						Loan repayme
City	State	Zip Code				Suppliers or
City	Jiaie	Zip Code				vendors Other
				<u> </u>		
Creditor's 1	Name					☐ Mortgage ☐ Car
Number St	reet					Car Credit card
						Loan repayme
						Suppliers or
City	State	Zip Code				vendors
						Other

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 42 of 69

Debtor 1	Shyvonne			Ba	ass	Case number ((if known)
	First Name		Middle Name	La	st Name		
Insid corp age	Vithin 1 year before you filed for bankruptcy, did isiders include your relatives; any general partners; or porations of which you are an officer, director, persent, including one for a business you operate as a such as child support and alimony.			relatives of any rson in control, o	general partners; part r owner of 20% or mo	tnerships of which y are of their voting se	ou are a general partner; curities; and any managing
✓	No						
	Yes. List all payn	nents to an i	nsider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				1.7	1		
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on o	debts guarar	nteed or cosigned b	y an insider. Dates of	Total amount	Amount you	n account of a debt that benefited an Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	misider s Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 43 of 69

Deb	tor 1	Shyvonne First Name	Middle Name		Bass Last Name	c	Case number (if	known)	
Part	4:	Identify Legal	Actions, Reposses	sions,	and Foreclosure	es			
-	List a		ou filed for bankruptcy, uding personal injury cas						ing? or custody modifications, and
		No Yes. Fill in the detail	•						
ı	Ш	res. Fili III the detail	5.	Maturo	of the case	Court or a	agoney		Status of the case
		Case title		Nature	of the case	Court or a	agency		_
						Court Nam	ne		Pending
		Case number							On appeal Concluded
						NumberSt	reet		Concluded
						City	State	Zip Code	
		Case title							Pending
						Court Nam	ne		On appeal
		Case number				NumberSt	reet		Concluded
						City	State	Zip Code	
		No. Go to line 11. Yes. Fill in the infor	mation below.		Describe the prop	erty		Date	Value of the property
		Creditor's Name							
					Explain what happ	pened			
		Number Street							
					Property was re				
					Property was fo				
		City	State Zip Coo	de .	Property was garnished. Property was attached, seized, or levied.				
		- City	Claic Lip Coo		Describe the property Date		Date	Value of the	
									property
		Creditor's Name							
					Explain what happ	ened			
		Number Street							
					Property was re				
					Property was fo				
		<u> </u>			Property was g				
		City	State Zip Coo	de	Property was a	ttached, seized,	or levied.		

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 44 of 69

Deb	tor 1	Shyvonne First Name	Middle Name	Bass Last Name	Case number (if known)		
11.		hin 90 days before you filed fo ounts or refuse to make a pay			pank or financial institution, s	set off any amour	nts from your
	✓	No Yes. Fill in the details.					
				Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account r	number: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed for ointed receiver, a custodian,		of your property in the	possession of an assignee for	or the benefit of o	creditors, a court-
	✓	No Yes					
Part	5:	List Certain Gifts and C	ontributions				
13.	Wi	ithin 2 years before you filed fo	or bankruptcy, did yo	ou give any gifts with a t	otal value of more than \$600	per person?	
		No Yes. Fill in the details for each	gift.				
		Gifts with a total value of mo per person	ore than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the	Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person to Whom You Gave the	Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 45 of 69

Debt	tor 1	Shyvonne		Bass	Case number (if known,	·	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you fi	led for bankruptcy, did	you give any gifts or contribu	itions with a total value of	more than \$600	o any charity?
		No		,		•	, ,
	H	Yes. Fill in the details for e	each gift or contribution				
	ш		-	Describe substance south	Shout and	Data	Value
		Gifts or contributions that total more than \$6		Describe what you contr	ibutea	Date you contributed	Value
		that total more than 40	00			Continuated	
		-		_			
		Charity's Name					
				=			
		N. 1. 0: .		_			
		Number Street					
		City State	Zip Code	-			
Part	6:	List Certain Losses					
15.		hin 1 year before you file abling? No	d for bankruptcy or sir	nce you filed for bankruptcy, d	id you lose anything beca	ause of theft, fire,	other disaster, or
		Yes. Fill in the details.					
		Describe the property y how the loss occurred	ou lost and	Describe any insurance of Include the amount that ins	urance has paid. List	Date of your loss	Value of property lost
				pending insurance claims of	on line 33 of Schedule		
				A/B: Property.			
		No		credit counseling agencies for s	ervices required in your ban	kruptcy.	
	⊻	Yes. Fill in the details.		Description and value of transferred	any property	Date payment or transfer	Amount of payment
						was made	
		Semrad Law Firm		Attorney's Fee - 100.00		9/30/2016	\$100.00
		Person Who Was Paid 20 South Clark Street 28t	h Floor				
		Number Street	IT FIOOI	•			
		Chicago Illinoi					
		City State	Zip Code				
		Email or website address	<u> </u>	-			
		Person Who Made the Pa	ayment, if Not You	-			
		Person Who Was Paid		-			
		Number Street		-			
		Number Street					
		City State	Zip Code				
		Email or website address		-			
		Person Who Made the Pa	ayment, if Not You				

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 46 of 69

Deb	tor 1	Shyvonne		Bass	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed for bankruptcy, did you you deal with your creditors or to make paymen not include any payment or transfer that you listed on lin No Yes. Fill in the details.		s to your creditors?	your behalf pay or transfer ar	ny property to anyone	who promised to
	ш	res. I ili ili tile details.					
				Description and value o transferred			ount of ment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
		ude both outright transfers an sfers that you have already lis No Yes. Fill in the details.			a security interest or mortgage		
				Description and value o property transferred		property or eived or debts paid	Date transfer was made
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
19.		hin 10 years before you file ese are often called asset-pro		ou transfer any property to	a self-settled trust or similar	device of which you	are a beneficiary?
	✓	No Yes. Fill in the details.					
	Ц	res. Fili III une detalis.		Description and value	of the property transferred		Date transfer was made
		Name of trust					

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 47 of 69

ebtor 1	Shyvonne First Name		Middle Name	Bass Last Name	Case n	number (if known)		
4.0.		Einanaial A			Payas and	Storogo Unito		
8:	List Certain	Financiai A	ccounts, in	struments, Safe Deposit E	soxes, and	Storage Units		
mo Incl	ved, or transfer	red? vings, money m	narket, or other fi	ere any financial accounts or in nancial accounts; certificates of de utions.		-		
		•						
片	No Yes. Fill in the d	lataile						
Y	res. I ill ill tile d	ictaiis.		Last 4 digits of account number	Type of a	account or ent	Date account was	Last baland
							closed, sold, moved, or transferred	closing or transfer
	CHASE			XXXX-0000	✓ Chec	cking	01/2016	\$ -500.00
	Person Who Wa	as Paid			Savir	_	0.720.0	Ψ σσσ.σσ
	PO Box 15298 Number Street	<u> </u>		_		ey market		
	rtambol Caroo	•				erage		
	VACI ' (Dalaman	40050	_	Othe	•		
	Wilmington City	Delaware State	19850 Zip Code	_				
	TCF Bank		p)///// 0000		-1.*		
	Person Who Wa	as Paid		XXXX-0000	✓ Chec	_	05/2016	\$ -300.00
	919 Estes Cour			<u> </u>	Savir	_		
	Number Street	·			_	ey market		
				_	Othe	erage		
	Schaumburg	Illinois	60193	_		:1		
	City	State	Zip Code					
oth	er valuables? No Yes. Fill in the d	letails.		Who else had access to it?		Describe the con	itents	Do you stil have it?
	Name of Finan	cial Institution		Name				☐ No☐ Yes
	Number Street	i		Number Street				
				City State 2	Zip Code			
	City	State	Zip Code					
Hav	e you stored pr	operty in a sto	orage unit or pl	ace other than your home within	n 1 year befor	re you filed for ban	kruptcy?	
	No			•	-			
爿	Yes. Fill in the d	letails						
	100.1 111 111 110 0	iotalio.		Who else had access to it?		Describe the con	itents	Do you stil
	Dublis Oters							have it?
	Public Storage Name of Stora			Name		Misc. Household	Goods	✓ No
	701 Western Av			- 101110				Yes
	Number Street	t	_	Number Street				
				City State 2	Zip Code			
	Glendale	California	91201	•	•			
	City	State	Zip Code					

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 48 of 69

ebtor		E		Cas		
	First Name Middle Name	L	ast Name			
rt 9:	Identify Property You Hold or Contr	rol for Som	eone Else			
				_		_
	o you hold or control any property that someo omeone.	one else owns	? Include an	/ property you b	porrowed from, are storing for, or hold i	n trust for
J	7 No					
Ė	Yes. Fill in the details.					
_		Where is t	he property?		Describe the contents	Value
		1111010101	no proporty i		2 ccci iso tilo contolito	raido
	Owner's Name	Number Str	eet			
	Number Street					
		City	State	Zip Code		
	City State Zip Code					
art 10	Give Details About Environmental	intormatio	n			
or the	e purpose of Part 10, the following definitions apply:	:				
-	Environmental law means any federal, state, or loa	cal statute or re	egulation conc	erning pollution o	contamination releases of	
	hazardous or toxic substances, wastes, or materia		Ü	•	•	
	including statutes or regulations controlling the cle	•		. 0		
	Site means any location, facility, or property as defi	ined under anv	environmental	law whether you	now own, operate or utilize it	
	or used to own, operate, or utilize it, including disp			,		
	,					
	Hazarda un motorial magne anything an anytiranma	antal law dafina	o oo o bozorda	uo wooto bozord	lous aubatanas	
•	Hazardous material means anything an environmentoxic substance, hazardous material, pollutant, con			ous waste, hazard	lous substance,	
-	toxic substance, hazardous material, pollutant, con	ntaminant, or s	imilar term.		lous substance,	
-		ntaminant, or s	imilar term.		lous substance,	
■ eport	toxic substance, hazardous material, pollutant, con all notices, releases, and proceedings that you kno	ntaminant, or s ow about, rega	imilar term. rdless of when	they occurred.		
■ eport	toxic substance, hazardous material, pollutant, con	ntaminant, or s ow about, rega	imilar term. rdless of when	they occurred.		,
■ eport	toxic substance, hazardous material, pollutant, con all notices, releases, and proceedings that you kno	ntaminant, or s ow about, rega	imilar term. rdless of when	they occurred.		,
■ eport	toxic substance, hazardous material, pollutant, contain all notices, releases, and proceedings that you know as any governmental unit notified you that you	ntaminant, or s ow about, rega	imilar term. rdless of when	they occurred.		,
■ eport	toxic substance, hazardous material, pollutant, contains all notices, releases, and proceedings that you know as any governmental unit notified you that you notified you that you not not notified you that you not	ntaminant, or s ow about, rega	imilar term. rdless of when	they occurred.		Date of
■ eport	toxic substance, hazardous material, pollutant, contains all notices, releases, and proceedings that you know as any governmental unit notified you that you notified you that you not not notified you that you not	ntaminant, or s ow about, rega u may be liabl	imilar term. rdless of when	they occurred.	or in violation of an environmental law?	
■ eport	toxic substance, hazardous material, pollutant, contain all notices, releases, and proceedings that you know as any governmental unit notified you that you not not notified you that you not	ntaminant, or s ow about, rega u may be liabl Governme	imilar term. rdless of when le or potentia	they occurred.	or in violation of an environmental law?	Date of
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■ eport	toxic substance, hazardous material, pollutant, control all notices, releases, and proceedings that you know as any governmental unit notified you that you not not notified you that you not	ntaminant, or some about, regate under the liable Governmen	rdless of when the or potential unit	they occurred.	or in violation of an environmental law?	Date of
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Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 49 of 69

Debt	tor 1				Bass	Case	number (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a party	y in any judici	al or administra	tive proceeding under	any environmenta	I law? Include settlements and order	s.
	✓	No						
		Yes. Fill in the deta	ıils.					
					Court or agency		Nature of the case	Status of the case
		Case title						Donding
					Court Name			Pending
		Case number			Number Street			On appeal
		Case number		,	rumber Guest			Concluded
				·	City State	Zip Code		
Part	11:	Give Details A	bout Your	Business or	Connections to An	y Business		
								_
27.	With	nin 4 years before	you filed for I	bankruptcy, did	you own a business or	have any of the fo	llowing connections to any business	i?
		A sole propried	tor or self-emp	loyed in a trade, p	profession, or other activity	y, either full-time or	part-time	
		A member of a	a limited liability	company (LLC)	or limited liability partners	ship (LLP)		
		A partner in a	-		,	,		
		= ·		ing executive of a	a corporation			
		_	-	-	securities of a corporatio	n		
		_			occumination of a compensation			
	$ lap{}$	No. None of the abo						
	Ш	Yes. Check all that	apply above ar	nd fill in the details	s below for each business.			
					Describe the natu	re of the business		
							include Social Security nu	umber or ITIN.
		Business Name			_		EIN:	
		business name						
		Number Street			_		Dates business existed	
					Name of accounta	ant or bookkeeper	r	
		City	State	Zip Code			From To	
					Describe the natu	re of the business	s Employer Identification n include Social Security no	
							EIN:	
		Business Name			_		LIIV.	
		Number Street					Dates business existed	
		ramber Greek			Name of accounta	ant or bookkeeper	•	
		City	State	Zip Code			From To	
					Describe the natu	re of the business	s Employer Identification n include Social Security nu	
		Business Name			_		EIN:	
		Duoinicoo Nattie						
		Number Street			Name of accounts	ant or bookkeeper	Dates business existed	
		<u> </u>			- Hame of accounts	ant or bookkeeper	From To	
		City	State	Zip Code			11011110	

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 50 of 69

Debtor				Bass	Case number (if known)
	First Name		Middle Name	Last Name	
	•	s before you filed foother parties.	or bankruptcy, did yo	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
	Yes. Fill ir	the details below.			
				Date issued	
				MM/DDAAAA	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part 1	2: Sign B	olow			
tru	e and corre	ct. I understand tha se can result in fine	t making a false stat s up to \$250,000, or i	ement, concealing propert	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debte			Signature of Debtor 2
					Date
		Date 9/30/2016			
Die	d you attach	additional pages to	o Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	No				
	Yes				
Die	d you pay or	agree to pay some	one who is not an at	torney to help you fill out b	ankruptcy forms?
✓	No No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter	7:	Liquidation
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	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft:
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A–2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total foo

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 55 of 69

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Shyvonne Bass		Case No.	
-	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF CO	MPENSATION OF A	TTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed that compensation paid to me within one services rendered or to be rendered on is as follows:	e year before the filing of the petit	ion in bankruptcy, or	agreed to be paid to me, for
	For legal services, I have agreed to acc	ept		\$4,000.00
	Prior to the filing of this statement I have	re received		\$100.00
	Balance Due			\$3,900.00
2.	The source of the compensation paid to	me was:		
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid to	me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law	e-disclosed compensation with ar r firm.	ny other person unles	ss they are
	I have agreed to share the above-dimembers or associates of my law f the people sharing in the compensa	irm. A copy of the agreement, tog		
5.	In return for the above-disclosed fee, I had a. Analysis of the debtor's financial bankruptcy;	-		
	b. Preparation and filing of any peti	tion, schedules, statements of aff	airs and plan which r	may be required;
	c. Representation of the debtor at the	he meeting of creditors and confir	mation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor in a	dversary proceedings and other	contested bankruptcy	matters;
6.	By agreement with the debtor(s), the ab	ove-disclosed fee does not includ	e the following service	ces:
		CERTIFICATION		
	I certify that the foregoing is a complete s ne debtor(s) in this bankruptcy proceeding		rangement for paymo	ent to me for representation
	9/30/2016	<u>/s</u>	s/ Sean McNulty	
	Date	Sig	gnature of Attorney	
		s	Semrad Law Firm	
		1	Name of law firm	

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 56 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bass, Shyvonne	Case No.	Case No.			
	Debtor(s)	0400 110.				
		Chapter.	Chapter13	_		
	VERIFICA	ATION OF CREDITOR MATRIX	ATRIX			
	The above named Debtors hereby verify th	reby verify that the attached list of creditors is true and correct to the best of their knowledg				
D -4	0/00/0046	/s/Page Changes				
Date:	9/30/2016	/s/ Bass, Shyvonne				
		Bass, Shyvonne Signature of Debtor				

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth , TX 76161 USA

Honor Finance PO Box 1817 Evanston , IL 60204 USA

AFNI, INC. 404 Brock Drive PO Box 3427 Bloomington , IL 61702 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA

MCI 500 Technology Drive Ste 30 Saint Charles , MO 63304 USA

PINNACLE LLC POB 5617 HOPKINS , MN 55343 USA

PINNACLE LLC/RESURGENT 810 1ST ST S STE 260 HOPKINS , MN 55343 USA

Home at Five PO BOX 2848 Monroe , WI 53566 USA

MIDLAND FUNDING 2365 Northside Drive San Diego , CA 92108 USA

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007 USA

NORTHWEST COLLECTORS 3601 ALGONQUIN RD STE 23 ROLLING MEADOWS , IL 60008 USA

CACH LLC c/o Meseret Fitsum Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 58 of 69

PO Box 5980 Denver , CO 80217 USA CAINE & WEINER PO BOX 5010 WOODLAND HILLS , CA 91365 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

TMobile P.O. Box 742596 Cincinnati , OH 45274 USA

CHASE PO Box 15298 Wilmington , DE 19850 USA

TCF Bank 919 Estes Court Schaumburg , IL 60193 USA

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 60 of 69

Debtor 1 Shyvonne	The control of the co	Bass	Case number (if known)	We determine a second s	
First Name	Middle Name	Last Name	Odde Hamber (II Monty	And the second s	
Part 6: Answer These Q	uestions for Reportin	g Purposes			
16. What kind of debts do you have?	101(8) as "incur No. Go to lin Yes. Go to li 16b. Are your debts obtain money fo investment. No. Go to lin Yes. Go to li	red by an individual prime 16b. ne 17. primarily business de r a business or investmente 16c. ne 17.		ly, or household purpose." debts that you incurred to on of the business or	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under paid that funds w	der Chapter 7. Go to line 18. Chapter 7. Do you estimate tha		cluded and administrative expenses are	
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	20/2000	5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 millio	\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?		\$10,00 \$50,00	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in				
	connection with a ban years, or both. 18 U.S /s/ Shyvonne Bass Signature of Debtor	kruptcy case can result i.C. §§ 152, 1341, 1519,	in fines up to \$250,000, of and 3571. Signature of De	or imprisonment for up to 20	
	Executed ons	MM / DD / YYYY	Executed on	MM / DD / YYYY	

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 61 of 69

	A CONTRACTOR OF THE CONTRACTOR	The second secon	AND THE PROPERTY OF THE PROPER	The second secon	1
Fill in this infor	mation to identify your case	9:			the state of the s
Debtor 1	Shyvonne	and the second of the second o	Bass		
	First Name	Middle Name	Last Name	***	
Debtor 2					
(Spouse, if filin	g) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					
					Check if this is an
Official	Form 106De	С			amended filing
Declara	tion About a	_ n Individual De	ebtor's Schedul	es	12/15
If two married	neonle are filing togethe	r hoth are equally respons	ible for supplying correct info	ormation	
				g a false statement, concealing pr	
§§ 152, 1341, 1	519, and 3571.	ion with a bankruptcy case	can result in fines up to \$250,	,000, or imprisonment for up to 20) years, or both. 18 U.S.C.
Part 1: Sign	J Relow				
Did you p	pay or agree to pay some	one who is NOT an attorne	y to help you fill out bankrupt	cy forms?	Portion of Antonion
					TETO CONTRACTOR OF THE STATE OF
✓ No	4 4				out o consonance
Yes.	Name of person		Attach Bankruptcy Petition Signature (Official Form	on Preparer's Notice, Declaration, ar	nd
			Signature (Onicial Form	119).	воучноства в предостава в предо
					manus - repyrou
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Under pe	nalty of perjury, I declare	that I have read the summ	ary and schedules filed with t	his declaration and	
that they	are true and correct.	0.0			months and a second
🗶 /s/ Shyvo	onne Bass	-1/2-	*		онительного
	of Debtor 1	and the second s	Signature of D	ebtor 2	

Date

MM/DD/YYYY

Date 9/30/2016

MM/DD/YYYY

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 62 of 69

Debtor 1	Shyvonne	- Emma enter Talancia (A. 18) - (A. 18) - (A. 18)		Bass	Case number (if known)	many Control of the C	and the second s
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CIE	uitors, or other p	arties.		a ser processing a service			
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Part 12:	Sign Below						
bank	· •	Q	\$250,000, or	imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152	2, 1341, 1519, and 3571.	
	/	s/ Shyvonne Bass 🔾 ature of Debtor 1	ha	12-	Signature of Debtor 2		
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3-13k	Date	9/30/2016		å	Date		
		0.00.2010					
Did y	ou attach additi	onal pages to Your	Statement of	Financial Affairs for In	dividuals Filing for Bankruptcy (Official Form 107)?	
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Did v	ou pay or agree	to pay someone wh	o is not an a	ttorney to help you fill o	ut bankruptcy forms?		
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Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 63 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	***************************************	Northern District of Illinois		
In re:	Bass, Shyvonne	Case No		
-	Debtor(s)			
		Chapter	Chapte	r13
	VERIF	FICATION OF CREDITOR I	MATRIX	
	The above named Debtors hereby ver	ify that the attached list of creditors i	s true and correct to	the best of their knowledge
Date:	9/30/2016	/s/ Bass, S	Shwonne	M_
	0,00,2010	Bass, Shy	vonne	
		Signature	ot Debtor	

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 64 of 69

Debtor 1 Shyvonne Case number (if known) Middle Name First Name Last Name 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. Illinois 16b. Fill in the number of people in your household. 3 \$72,429.00 16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? 17a. 🔽 Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2). 17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above. Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) \$393.00 Copy your total average monthly income from line 11. 19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13. -\$0.00 19a. If the marital adjustment does not apply, fill in 0 on line 19a. \$393.00 19b. Subtract line 19a from line 18. 20. Calculate your current monthly income for the year. Follow these steps: \$393.00 20a. Copy line 19b. x 12 Multiply by 12 (the number of months in a year). \$4,716.00 20b. The result is your current monthly income for the year for this part of the form. \$72,429.00 20c. Copy the median family income for your state and size of household from line 16c. 21. How do the lines compare? Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4. Part 4: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. /s/ Shyvonne Bass Signature of Debtor 2 Signature of Debtor 1 Date 9/30/2016 MM/DD/YYYY MM/DD/YYYY If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 67 of 69

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00 For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76

Case 16-31237 Doc 1 Filed 09/30/16 Entered 09/30/16 13:46:46 Desc Main Document Page 69 of 69

- 3. Before signing this agreement, the attorney has received, \$100.00 toward the flat fee, leaving a balance due of \$3,900.00; and \$61.76 for expenses, leaving a balance due of \$4,271.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 9/30/2016

Signed:

/s/ Shyvonne Bass

Debtor(s)

/s/ Sean McNulty

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.